

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW MEXICO
ALBUQUERQUE DIVISION**

In re:

KAREN G. MONTOYA

Debtor(s)

Case No. 13-13-12700 TA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kelley L. Skehen, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/15/2013.
- 2) The plan was confirmed on 10/02/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/11/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/08/2014, 07/01/2014.
- 5) The case was completed on 12/29/2016.
- 6) Number of months from filing to last payment: 40.
- 7) Number of months case was pending: 47.
- 8) Total value of assets abandoned by court order: \$185,000.00.
- 9) Total value of assets exempted: \$34,883.88.
- 10) Amount of unsecured claims discharged without payment: \$11,055.43.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor	\$37,915.48
Less amount refunded to debtor	\$1,114.88

NET RECEIPTS: **\$36,800.60**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,294.72
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,802.78
Other	\$296.53

TOTAL EXPENSES OF ADMINISTRATION: **\$5,394.03**

Attorney fees paid and disclosed by debtor: \$1,019.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Bank of America	Unsecured	250.00	NA	NA	0.00	0.00
BAYVIEW LOAN SERVICING	Secured	174,035.12	177,023.49	177,023.49	0.00	0.00
BAYVIEW LOAN SERVICING	Secured	0.00	6,089.88	6,089.88	6,089.88	172.80
Cash Store	Unsecured	1,409.52	NA	NA	0.00	0.00
Chase	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP.	Unsecured	0.00	NA	NA	0.00	0.00
Dr. Ken Hurt	Unsecured	194.00	NA	NA	0.00	0.00
Farmers Insurance	Unsecured	785.00	NA	NA	0.00	0.00
Farmers Insurance	Unsecured	0.00	NA	NA	0.00	0.00
FASTBUCKS	Unsecured	1,750.00	NA	NA	0.00	0.00
FIRST CONVENIENCE BANK	Unsecured	364.34	364.34	364.34	364.34	0.00
FIRST PREMIER BANK	Unsecured	900.00	NA	NA	0.00	0.00
GUY C CLARK DDS	Unsecured	1,995.22	NA	NA	0.00	0.00
Liberty Mutual	Unsecured	800.00	NA	NA	0.00	0.00
Lomas Encantade Property Associates	Unsecured	1,129.14	NA	NA	0.00	0.00
LTD COMMODITIES LLC	Unsecured	343.99	NA	NA	0.00	0.00
Luco Wayne A DDS	Unsecured	140.00	NA	NA	0.00	0.00
Medical Data Systems I	Unsecured	181.00	NA	NA	0.00	0.00
NEW MEXICO TAXATION & REVENUE	Unsecured	NA	73.95	73.95	73.95	3.96
Peerless Tires	Unsecured	678.11	NA	NA	0.00	0.00
Peritus Portfolio Services II/Wollemi Acce	Secured	16,000.00	16,145.82	16,145.82	0.00	0.00
PRA Receivables Management, LLC	Unsecured	23,000.00	12,451.14	12,451.14	12,451.14	594.77
Prestige Financial	Unsecured	10,100.00	11,124.36	11,124.36	11,124.36	531.37
Southwest Recovery	Unsecured	0.00	NA	NA	0.00	0.00
The Bradford Exchange	Unsecured	57.00	NA	NA	0.00	0.00
Tom Quirk Automotive	Unsecured	322.45	NA	NA	0.00	0.00
Westside Hospital	Unsecured	120.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$177,023.49	\$0.00	\$0.00
Mortgage Arrearage	\$6,089.88	\$6,089.88	\$172.80
Debt Secured by Vehicle	\$16,145.82	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$199,259.19	\$6,089.88	\$172.80
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$24,013.79	\$24,013.79	\$1,130.10

Disbursements:			
Expenses of Administration	<u>\$5,394.03</u>		
Disbursements to Creditors	<u>\$31,406.57</u>		
TOTAL DISBURSEMENTS :			<u>\$36,800.60</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/10/2017

By: /s/ Kelley L. Skehen

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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